

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	Case No. 15-02308
VERONICA LANKSTON	
Debtor(s)	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/26/2015.
- 2) The plan was confirmed on 04/01/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/21/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/23/2018.
- 6) Number of months from filing to last payment: 40.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,750.00.
- 10) Amount of unsecured claims discharged without payment: \$14,538.10.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$12,084.14
Less amount refunded to debtor	\$384.14

**NET RECEIPTS:**

**\$11,700.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$518.34
Other	\$392.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$4,910.34**

Attorney fees paid and disclosed by debtor:	\$0.00
---	--------

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA CHECKMATE	Unsecured	117.00	1,293.75	1,293.75	473.94	0.00
ALL KIDS & FAMILY CARE	Unsecured	105.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	553.20	924.35	924.35	338.62	0.00
ARNOLD SCOTT HARRIS	Unsecured	866.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTION	Unsecured	535.00	NA	NA	0.00	0.00
ARS ACCOUNT RESOLUTION	Unsecured	300.00	NA	NA	0.00	0.00
BROTHER LOAN & FINANCE	Unsecured	NA	1,274.03	1,274.03	466.71	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	2,000.00	811.60	811.60	297.31	0.00
CITY OF HARVEY	Unsecured	250.00	NA	NA	0.00	0.00
CITY OF HARVEY	Unsecured	150.00	NA	NA	0.00	0.00
CITY OF HARVEY PARKING	Unsecured	300.00	NA	NA	0.00	0.00
COMCAST	Unsecured	580.22	NA	NA	0.00	0.00
Commonwealth Financial	Unsecured	290.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	887.76	NA	NA	0.00	0.00
Dvra Billing	Unsecured	1,426.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	130.00	NA	NA	0.00	0.00
FAMILY CHRISTIAN HEALTH CENTE	Unsecured	130.00	NA	NA	0.00	0.00
HANGER PROS & ORTH EAST INC	Unsecured	18.84	NA	NA	0.00	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	6,713.00	2,812.06	2,812.06	1,030.14	0.00
INTERNAL REVENUE SERVICE	Priority	2,700.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	402.00	402.44	402.44	147.42	0.00
JPMORGAN CHASE BANK NA	Secured	1,987.00	2,019.60	1,987.00	1,987.00	175.45
JPMORGAN CHASE BANK NA	Unsecured	NA	0.00	32.60	11.94	0.00
MIDWEST TITLE LOANS	Secured	800.00	NA	NA	0.00	0.00
NATIONAL ACCOUNT SERVICES	Unsecured	261.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Unsecured	114.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	NA	259.02	259.02	94.89	0.00
PERSONAL FINANCE CO	Unsecured	1,314.00	1,221.65	1,221.65	447.52	0.00
PERSONAL FINANCE CO	Secured	NA	1,205.38	1,205.38	0.00	0.00
PERSONAL FINANCE CO	Unsecured	NA	0.00	1,205.38	441.17	0.00
US DEPT OF ED/NAVIENT	Unsecured	2,353.00	2,395.54	2,395.54	877.55	0.00

## **Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VENGROFF & WILLIAMS ASSOC INC	Unsecured	189.07	NA	NA	0.00	0.00

#### **Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,987.00	\$1,987.00	\$175.45
All Other Secured	\$1,205.38	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$3,192.38</b>	<b>\$1,987.00</b>	<b>\$175.45</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$12,632.42</b>	<b>\$4,627.21</b>	<b>\$0.00</b>

## **Disbursements:**

Expenses of Administration	<u>\$4,910.34</u>
Disbursements to Creditors	<u>\$6,789.66</u>

**TOTAL DISBURSEMENTS :** \$11,700.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/15/2018

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.